

Certificate of Notice Page 1 of 5
 IN THE UNITED STATES BANKRUPTCY COURT
 WESTERN DISTRICT OF PENNSYLVANIA

FILED
 5/13/24 11:28 am
 CLERK
 U.S. BANKRUPTCY
 COURT - WDPA

IN RE:

BERNARD D. CAMBOU
 ROSE-MARIE CAMBOU
 Debtor(s)

Ronda J. Winnecour
 Movant

vs.

No Repondents.

Case No.:18-23987

Chapter 13

Related to Docket No. 71

ORDER OF COURT

AND NOW, this ____ 13th Day of May, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


 Gregory L. Taddonio, Chief Judge
 United States Bankruptcy Court

ENTERED BY DEFAULT

In re:
Bernard D. Cambou
Rose-Marie Cambou
Debtors

Case No. 18-23987-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 13, 2024

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Bernard D. Cambou, Rose-Marie Cambou, 5 Kevin Drive, Sewickley, PA 15143-8523
cr	+ Borough of Sewickley, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14929050	+ Allegheny Radiology Associates, 320 East North Avenue, Pittsburgh, PA 15212-4756
14970346	+ Borough of Sewickley, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14929066	+ Northwest Consumer Dis, 1602 7th Ave, Beaver Falls, PA 15010-4012
14929078	+ Volkswagen Credit, Incorporated, Attn: Bankruptcy, PO Box 3, Hillboro, OR 97123-0003

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	May 13 2024 23:32:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: ebnpeoples@grblaw.com	May 13 2024 23:32:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: ebnjts@grblaw.com	May 13 2024 23:32:00	Quaker Valley School District, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: VWBKNotices@nationalbankruptcy.com	May 13 2024 23:32:00	VW Credit, Inc., VW Credit, Inc., 14841 Dallas Parkway, Suite 350, Dallas, Tx 75254, UNITED STATES 75254-7685
14929052	Email/Text: ebnbankruptcy@ahm.honda.com	May 13 2024 23:33:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
14929051	+ Email/PDF: bncnotices@becket-lee.com	May 13 2024 23:51:44	American Express/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14929053	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 13 2024 23:32:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
14929054	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 13 2024 23:32:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
14929055	+ Email/Text: BarclaysBankDelaware@tsico.com	May 13 2024 23:32:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14929058	Email/PDF: Citi.BNC.Correspondence@citi.com	May 13 2024 23:51:45	Citicard, Citicorp Credit Services; Attn: Centrali,

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			Po Box 20507, Kansas City, MO 64195
14929056	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 13 2024 23:52:08	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14929057	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 13 2024 23:52:07	Citibank NA, PO Box 6500, Sioux Falls, SD 57117-6500
14929059	^ MEBN	May 13 2024 23:30:48	Collection Service Center, Incorporated, Attn: Bankruptcy, Po Box 560, New Kensington, PA 15068-0560
14929060	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 13 2024 23:32:00	Comenity Bank/Pier 1, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14970370	+ Email/Text: ebnjts@grblaw.com	May 13 2024 23:32:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14929061	Email/PDF: DellBKNotifications@resurgent.com	May 13 2024 23:51:44	Dell Financial Services LLC, Attn: President/CEO, Po Box 81577, Austin, TX 78708
14963293	+ Email/Text: kburkley@bernsteinlaw.com	May 13 2024 23:33:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14929062	Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	May 13 2024 23:32:00	Franklin Mint Federal Credit Union, Attn: Bankruptcy, 5 Hillman Dr Ste 100, Chadds Ford, PA 19317
14929063	+ Email/Text: sbse.cio.bnc.mail@irs.gov	May 13 2024 23:32:00	Internal Revenue Service, c/o Insolvency Unit, P.O. Box 7346, Philadelphia, PA 19101-7346
14929064	+ Email/Text: bankruptcydpt@mcmcg.com	May 13 2024 23:33:00	Midland Funding, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14951046	+ Email/Text: bankruptcydpt@mcmcg.com	May 13 2024 23:33:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14929065	+ Email/Text: angela.abreu@northwest.com	May 13 2024 23:32:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
14929068	Email/Text: Bankruptcy.Notices@pnc.com	May 13 2024 23:32:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14967894	Email/Text: Bankruptcy.Notices@pnc.com	May 13 2024 23:32:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
14966283	Email/Text: Bankruptcy.Notices@pnc.com	May 13 2024 23:32:00	PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101
14929067	Email/Text: Bankruptcy.Notices@pnc.com	May 13 2024 23:32:00	Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
14963667	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 13 2024 23:51:45	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14930078	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 13 2024 23:41:25	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14929069	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 13 2024 23:51:44	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14970363	+ Email/Text: ebnjts@grblaw.com	May 13 2024 23:32:00	Quaker Valley School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14929070	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 13 2024 23:52:00	Synchrony Bank, 950 Forrer Boulevard, Dayton, OH 45420-1469
14929071	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 13 2024 23:52:05	Synchrony Bank/Brook Brothers, Attn: Bankruptcy Department, Po Box 965060, Orlando, FL 32896-5060

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14929072	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 13 2024 23:52:09	Synchrony Bank/Gap, Attn: Bankruptcy Department, Po Box 965060, Orlando, FL 32896-5060
14929073	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 13 2024 23:52:13	Synchrony Bank/Mens Wearhouse, Attn: Bankruptcy Department, Po Box 965060, Orlando, FL 32896-5060
14929075	+ Email/Text: jaxbanko@td.com	May 13 2024 23:32:00	TD Auto Finance, Attn: Bankruptcy, Po Box 9223, Farmington Hills, MI 48333-9223
14929074	+ Email/Text: bncmail@w-legal.com	May 13 2024 23:32:00	Target, Attn: Bankruptcy Department, Po Box 9475, Minneapolis, MN 55440-9475
14929076	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 13 2024 23:32:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408-8026
14966902	+ Email/Text: VWBKNotices@nationalbankruptcy.com	May 13 2024 23:32:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
14961616	Email/PDF: ebn_ais@aisinfo.com	May 13 2024 23:51:45	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14929079	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 13 2024 23:32:00	World Financial Network National Bank, PO Box 182025, Columbus, OH 43218-2025

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, N.A.
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14970372	*+	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14929077	##	Toyota Motor Credit Company, PO Box 15012, Chandler AZ 85244-5012

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2024 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Joint Debtor Rose-Marie Cambou dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

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Daniel P. Foster

on behalf of Debtor Bernard D. Cambou dan@mrdebtbuster.com
katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Denise Carlon

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com

Jeffrey R. Hunt

on behalf of Creditor Quaker Valley School District jhunt@grblaw.com

Jeffrey R. Hunt

on behalf of Creditor Borough of Sewickley jhunt@grblaw.com

Jeffrey R. Hunt

on behalf of Creditor County of Allegheny jhunt@grblaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Stephen Russell Franks

on behalf of Creditor PNC BANK N.A. amps@manleydeas.com

TOTAL: 11